

*Life, Liberty, and the Pursuit of Health Care:  
Why You Should Care (If You Don't Already)*

*by Lieutenant Governor Elizabeth Roberts  
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**Introduction – Our Values**

Let me begin by thanking all of you for coming to hear yet another speech on health care from yet another elected official. We have already heard presidential candidates on both sides of the aisle articulate their plans, and the election is still a year away. But my first term is not even a year old, so I hope you will forgive me if I ignore the lure of the political debate and stand solely on principle...

I say that facetiously, but I know we live in cynical times. We believe principle is rarely part of the process in politics. We tend to question our institutions. We question the sincerity of our elected leaders. We are skeptical not only of their plans and ideas, but of their motives as well. We assume the worst of them and, unfortunately, some of them, too often, give us good reason.

We hear of one investigation after another into the actions of elected officials in Washington and here in Rhode Island. It saddens me greatly that just last week another elected official has admitted betraying the public's trust.

To me, there is nothing more sacred than the trust placed in us to do what is in the public's interest, not our own, and to conduct ourselves with dignity and civility.

Too often we turn on CNN or Fox News and hear strident voices raised in anger on the left and on the right.

I remember the rancorous partisanship surrounding Hillary Clinton's 1993 health care proposal, and I remember wondering: will we ever find common ground on health care again.

I believe we will; I believe we can. Historically, we have already solved big problems here in Rhode Island even during a budget crisis when we led the country with the formation of Rite Care, a national model for health care reform... and I know we can do more.

But I understand the cynicism. I am as frustrated as many of you when I read headlines in the Providence Journal about our elected officials whose actions, whose decisions, whose past dealings raise ethical if not criminal questions. They give us good reason for cynicism and the mistrust we feel. But we cannot let that cynicism shake us from the basic notion that public service is still a noble profession – that good government -- led by honorable, decent, good people -- can do great things.

Having said that let me tell you how amazing these first nine months in office have been for me.

I have traveled across this state, met many wonderful people, and I have come to realize – the values that unite us are far more powerful than the issues that divide us.

I've met businessmen and women, factory owners, labor leaders, entrepreneurs, teachers, health care providers, unemployed and underemployed moms and dads, and I realize one basic issue that unites us is our concern about health care.

When I see a single mother who has lost her job; an underemployed father whose lifelong career was outsourced -- his pension and health care coverage gone; when I meet so many Rhode Islanders who are feeling insecure and wondering if they will lose everything they've worked for if they face a catastrophic illness – if they'll be able to afford their child's medication, or care for their aging parents.... that's when I know that the years I have spent looking for a solution to our health concerns have only been a prelude.

In these last nine months as Lt. Governor, I have become more committed than ever to continuing my work on health care, to cutting through the red tape, knocking down the barriers, bridging the gaps and working with hospitals, health care providers, and insurers to address the fears and frustrations of so many Rhode Islanders who see a health care system that is cumbersome, complicated, and too often inaccessible.

We may be a small state, but we have a wealth of extraordinary talent -- and if we can harness it – if we can come together around a table -- it will be our common, shared values that will help us build a framework for a health care system that will be a model for the nation.

Yesterday we learned a bit about the first phase of the Governor's budget proposal. While paying close attention to staffing levels is a necessary step, I am disappointed that our state's leaders have not yet tapped into that wealth of talent we have in Rhode Island – in and out of government -- to forge a longer term solution to our budget crisis.

I do applaud the governor for taking a necessary look at the management of our state departments and for crafting a plan to streamline a government that can be made more efficient.

What I am most concerned about in the governor's announcement was an underlying theme that we hear constantly: its time to reduce government. I think we need a bigger vision. It's time to transform government.

I believe we need to THINK and implement our way to a balanced budget – eyes wide – knowing the consequences of our decisions, fully aware of the impact those decisions have on the lives of hard-working Rhode Island families.

We saw last year how short term thinking can put juveniles in the ACI, costing more money in the short and the long run, while not getting kids the help they need. We see it daily with the way we deliver care to disabled adults or seniors living in long term care facilities.

All of these cases can be looked at more strategically if we plan for progress instead of always reacting to crisis.

Yes, we have a serious budget shortfall that we must address now. But simply taking out the budget axe will not transform the way we deliver services. I know we can provide a better government at a better price and Rhode Islanders will see the difference.

But it is also about setting a common vision. It's about going beyond scratching the surface and digging deep with a lot of sweat, but more importantly, a lot of smarts.

We have to bring elected officials, labor and business leaders, department heads, economists, accountants, city and town officials together and make the difficult systemic changes that will allow us to avoid annual shortfalls, balance the budget every year, and have the funds necessary to make affordable health care for every Rhode Islander a reality.

I am not saying it will be easy; or that it will happen overnight. But it CAN happen if we put aside the rancor, the posturing, the pandering, and the personal agenda and work together --- the governor with the legislature; the legislature with cities and towns; cities and towns with school committees; school committees with teachers; Medicaid with doctors and hospitals; health care providers with insurance companies; insurance companies with small businesses - -- all of us working in the common interest to systemically change the budget and reinvent state government.

Where is the vision? Rather than whittling away at our safety net and trimming at the edges of the personnel budget, we should be thinking about the long-term role of government, what it can do differently, what it can do better, what it should not be doing at all – and then match our budget priorities and process to those imperatives.

### **Our Mission**

Call me optimistic. But I believe, with the right leadership, we can take on that challenge, balance the budget in the long-term, and make affordable health care a reality.

By thinking beyond the next budget cycle, we can make a pledge that starting in this legislative session and continuing through the next five years...

...All Rhode Islanders will have access to the highest quality health care at a cost they can afford...

Every senior and disabled citizen will have access to a modern, redesigned statewide service network that helps them stay in their homes and live on their own...

All of our hospitals, both community and teaching, will be well financed, well equipped and well positioned to serve our state, our neighbors and our families.

That every small business will benefit from a new, more realistic, well-thought-out, comprehensive economic vision for Rhode Island that includes health insurance that companies and their employees can afford.

We can pledge that in five years we will have reinvented government and transformed the way it serves all its citizens.

That is my pledge. It is our common mission and it should begin with our commitment to high-quality health care for every Rhode Islander at a cost we can afford. Because let me be perfectly clear, our commitment to health care access has a direct impact on our state's health, both from a physical stand point and from an economic perspective.

This commitment is in the best interest of our families, our businesses, and the vitality of our entire state.

October is breast cancer awareness month, and I want to take a moment to tell you about a breast cancer survivor, Kathy Roberts. She is no relation to my family but I am proud to share her story with you. She is Vice President of the Gloucester Business Association and she was covered by Blue Cross through her husband's job.

When her husband passed away last year, she was informed that her health coverage had been dropped, and was not eligible for COBRA. She was left with no husband, the fear of facing the nightmare of breast cancer alone, and the threat of losing everything they had worked for.

At a time in her life when she was not emotionally or physically up to the task, she had to navigate the complexities of the health care system and, at the same time, find a way to pay for it.

She eventually found an insurer who would cover her, and she is doing well. But Kathy is one of the lucky ones. Others are not so lucky. They are losing their battle against breast cancer. Some lose everything they have in the fight because they have no health insurance at all.

Others are trying desperately to keep the coverage they have.

Joe Cannon of CAS America, a Rhode Island based cabinetry manufacturer, is trying to keep coverage for his employees. He always paid 100 percent of their health care; but for the past five years he has seen health care costs increase by 25-30 percent each year. Last year they went up 50 percent.

For the last few years Joe has switched between Blue Cross and United because – every year – the insurer he didn't have offered him a lower rate, so he switched back.

But overall cost increases have forced him to reduce coverage and increase deductibles. His insurance agents have advised him to ask his employees to pay part of their premiums, but Joe believes that paying for his employees' health care is the right thing to do. It's what he has always done.

But he won't be able to do it and stay in business if current health care cost trends continue.

These are just two examples of how the system is failing. But there are hundreds of tragic stories of families who have lost everything because they had no health coverage.

Our health care system is flawed. It's failing. But we have an opportunity to change things for the better. We have a chance to rise to the challenge as our parents and grandparents did and make things right.

### **Looking back**

When I graduated from college we had entered the last quarter of what many have referred to as "America's Century."

It was a century in which our parents and grandparents suffered through the unimaginable tragedies of the Depression and two World Wars. But they not only endured; they turned their hardships into opportunities. They created Social Security, built the Federal Reserve system, established the United Nations, and implemented the Marshall Plan.

They believed America could do anything and, on their watch, it did.

They were immigrants who believed in the values enumerated in the Bill of Rights and they believed deeply in the ideal of America and the concept of community...

They felt it. They lived it. They worked hard for what they had and needed little more than the respect of their neighbors to consider themselves successful.

When I graduated from college, there were still thousands of families in Rhode Island working in jewelry factories and textile mills along the Blackstone and Pawtuxet Rivers; in Olneyville along the Woonasquatucket. They worked in big and small factories from Westerly to Woonsocket.

Those factories were the backbone of Rhode Island's economy. Workers were loyal to the company and the company was loyal to them -- companies like Cranston Print Works, Gorham Manufacturing, Uncas Manufacturing -- along with hundreds of smaller companies employing skilled jewelry designers, tool and die makers, mold makers, all of them artists in their trade who had come from across the world to live as Americans.

They grew up in a simpler age of Health Care.

They did not worry about choosing from a thousand health care plans and finding which provider would let them see the doctor of their choice. When they wanted to see their doctor, they did. For most of them decent, affordable, on-demand health care was part of American life. It came in the form of a Blue Cross/Blue Shield card provided by their employer. People trusted the system because the system, despite whatever flaws it may have had, seemed to be fair, honest, affordable, and readily available to anyone who needed it.

It wasn't cumbersome. It wasn't complicated. It did not include words like pre-existing condition or participating pharmacy or health maintenance organization or single payer. You did not fill out endless forms or wait for an insurance executive to authorize treatment. People simply called the doctor's office or the doctor came to them.

Looking back, communities were closer. Access to affordable health care was part of the broader community ethic.

Hospitals were not forced to compete with each other or to focus on the bottom line to increase profits... They were part of the community -- doctors, nurses, and other health professionals were -- as they are today -- driven by an oath that said, in part, *"I will heal my patients according to my ability and my judgment and never do harm to anyone."*

The dedication of doctors and nurses and health care professionals has not changed, but health care business models and priorities have changed, making health care more corporate than communal.

Having said that, what -- specifically -- can we do now to fix the health care system in Rhode Island?

We must cover every single Rhode Islander. We must insist that an insurance card is in each of their hands and we must ensure that access to high quality care is our main focus and attainable goal.

### **A Framework for Comprehensive Health Reform**

In my view, it begins with a four-part framework for comprehensive health care reform.

First, we must maintain and strengthen what works in the current system.

Rhode Islanders know we have some of the best doctors and hospitals in the world and that we receive world class care when we need it. But, to continue to access that level of care, it means we must help employers find a way to offer the health insurance we know they want to provide their workers.

It means making sure employers do not have financial pressures to drop employees who are currently covered.

And it means enrolling those eligible for Rite Care who are not currently in this federally matched program.

Second, we must broaden access to health care coverage to every Rhode Islander through a variety of means.

That means allowing individuals to purchase health insurance that is affordable and portable, regardless of their health or employment status...

...It means allowing small business owners to purchase insurance for their employees on a level playing field with large employers...

...It means giving Rhode Islanders the opportunity to shop on-line, on the phone, or in person for the plan that best suits their needs; and giving insurers a transparent environment in which to compete.

It means letting low income families have access to plans on a sliding scale payment system...

...And it means maintaining minimum coverage criteria for insurance companies.

It means affordable coverage to any Rhode Islander who applies for it, regardless of age or health status.

The third part of the framework is to contain health care costs and increase health care value.

To do that, the state should work with medical providers to ensure they have access to electronic medical records systems that are compatible with each other and could ensure the privacy of a patient's medical records. Great work is already being done in this area, but we must be sure that all providers are able to – and do -- take this important step forward.

The state would also work with insurance companies to make sure doctors get paid to keep their patients healthy, using the best evidence-based proven treatments, and prevention-focused medical practices available.

And that doctors and insurance companies become partners, not adversaries, in working toward the primary goal of patient health ...

...And it would require hospitals and providers to release quality and cost statistics to the public. The state would collect, track, and report these statistics to ensure the highest quality of care, and allow patients to make educated choices about their health care options.

Fourth, we must have a system that strengthens hospitals and primary care providers and supports individuals and families in finding the best, most affordable coverage.

It will be necessary for all Rhode Islanders to find and keep health insurance coverage. We can reduce the financial burden of accessing health care for those who do not have insurance, reduce the costs of uncompensated care for community hospitals and end the hidden costs we are now all paying.

Those in state subsidized plans should be asked to choose a primary care physician, and make sure the plans emphasize wellness and chronic care management, passing along the savings realized through wellness initiatives in the form of more affordable premiums.

It will also mean a boost for providers and hospitals creating a much more rational system for delivering care. Community hospitals need to deliver services their communities need, not services designed to meet the insurance companies reimbursement rates.

The bottom line is: Everyone should have the care they need, when they need it, and in the most effective and low-cost setting.

Last week I visited Taiwan to meet with health insurers and health professionals there to see their universal health insurance coverage approach. While doctors and bureaucrats do not agree on the details of how to make a relatively new system work, the one thing they all agree on is that universal coverage is best for the people of their country and absolutely essential to rationalize their health care delivery system.

### **Conclusion – Count Me In!**

This is the basic framework for what I believe comprehensive health care reform could look like if we have broad community participation.

It is only a beginning. I do not claim to have all the answers, but I know one thing -- we have to start somewhere. We need to engage the debate and move forward.

Oliver Wendell Holmes said, *“I find the great thing in this world is not so much where we stand, as in what direction we are moving: To reach the port of heaven, we must sail sometimes with the wind and sometimes against it – but we must sail, and not drift, nor lie at anchor.”*

Doing nothing about health care, standing still, waiting for someone else to lead, waiting for the winds of change to blow us in the right direction risks the lives and the livelihoods of Rhode Islanders with every day we do not act.

Yes, Hillary Clinton has a health care plan that moves in one direction. Even President Bush has preferences for changing our system. We are watching the Massachusetts plan closely to see where it would take us. Now the time has come for us to set our own course and insist on a comprehensive Rhode Island Health Care Reform Plan.

It will require patience and it will demand strong leadership – someone willing to bring everyone together. Someone willing to listen to all sides. Someone who can convince Rhode Islanders of the difficult choices we must make -- if we are to reinvent state government, fix systemic fiscal issues that prevent us from balancing the budget year to year, and find the funding to make our vision for health care reform a reality.



It will not be an easy task. There will be many obstacles along the way, some we will overcome, some we may not. But we must do it. We have to sail with the wind or against the wind, but we cannot let the opportunity pass. We cannot let this ship of state drift or lie at anchor. The stakes are too high to do nothing about health care.

If it means abandoning past practices and doing things differently... if it means setting a bold, aggressive, proactive agenda... if it means reaching a little further, trying a little harder, doing what no one in politics has ever done before... if it means making difficult choices to get us back on track -- then I say -- Count me in! Let's do it. And let us begin today, right here, right now.

I ask you to join me in that effort.

Thank you very much.